

Set	Items	Description
S1	8822014	PROFIT? OR GAIN? ?
S2	189215	S1(5N)(CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	1903344	NET(2N)(INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST)() (REVENUE OR INCOME)
S4	3919	S2(30N)S3
S5	318	S4(15N)(ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)
S6	105	S5(15N)(EXPENSE? OR LIABILIT?)
S7	58	S6 NOT PY>2000
S8	24	RD (unique items)

? show files

File 9:Business & Industry(R) Jul/1994-2003/Apr 03
(c) 2003 Resp. DB Svcs.

File 15:ABI/Inform(R) 1971-2003/Apr 04
(c) 2003 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2003/Apr 03
(c) 2003 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2003/Apr 03
(c)2003 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2003/Apr 03
(c) 2003 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 03
(c) 2003 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 03
(c). 2003 The Gale Group

File 20:Dialog Global Reporter 1997-2003/Apr 04
(c) 2003 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2003/Apr 04
(c) 2003 Financial Times Ltd

File 610:Business Wire 1999-2003/Apr 04
(c) 2003 Business Wire.

File 613:PR Newswire 1999-2003/Apr 04
(c) 2003 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2003/Apr 03
(c) 2003 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2003/Apr 03
(c) 2003 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

8/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00928311 95-77703

FYI - Commercial bank profits in 1993

Frame, W Scott; Holder, Christopher L

Economic Review (Federal Reserve Bank of Atlanta) v79n4 PP: 22-41

Jul/Aug 1994

ISSN: 0732-1813 JRNL CODE: ECR

WORD COUNT: 3842

...TEXT: loan-loss accounting, see Wall (1988, 39-41). Adjusted net interest margin is calculated by **subtracting** interest **expense** from tax-adjusted **interest revenue** (**net** of loan-loss provisions) and dividing by **net interest** -earning assets and is roughly equivalent to a business's gross **profit** margin. For this **calculation** , **interest revenue** from tax-exempt securities is adjusted upward by the bank's marginal tax rate to...

8/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00793753 94-43145

Practice acquisition: Buy or build?

Manecke, Stephen R

Healthcare Financial Management v47n12 PP: 32-41 Dec 1993

ISSN: 0735-0732 JRNL CODE: HFM

WORD COUNT: 2641

...TEXT: in the analysis is the physician's salary--the anticipated W-2 income before taxes. **Subtracting** salary and total **expenses** from anticipated **revenue** yields a **net** profit (or loss, which, in the case of a new practice, indicates the degree to which the hospital will have to subsidize the practice to keep it solvent).

Beyond the **calculation** of yearly **profit** and loss, the pro forma model includes a month-by-month cash flow analysis for...

8/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00612691 92-27794

Definitions Clarify Cash Flow Analysis

Johnston, Daniel; Zipprich, David C.

Oil & Gas Journal v90n17 PP: 39-43 Apr 27, 1992

ISSN: 0030-1388 JRNL CODE: OGJ

WORD COUNT: 3412

...TEXT: one-time sale of an unprofitable business segment may be excluded from the cash flow **calculation** .

However, the anticipated increase in **profitability** should be factored into cash flow forecasts.

EXPLORATION EXPENSES

In the oil industry, exploratory dry hole **expenses** are commonly added back to **net income** when calculating cash flow. By **adding** in the exploration **expenses**, one of the major differences between full cost and successful efforts accounting is offset. Companies...

8/3,K/4 (Item 1 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2003 The Gale Group. All rts. reserv.

06949839 Supplier Number: 58659705 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp's Record 1999 Earnings Surpass \$1 Billion.
 PR Newswire, p4652
 Jan 19, 2000
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 2869

... 318 \$297
 Net loan charge-offs
 to average loans .51% .52%
 (a) Calculated as noninterest **expense** (excluding certain
 nonrecurring
 charges) divided by taxable-equivalent **net interest income**
plus
 noninterest **income** (excluding **net** securities transactions and
gains
 from certain divestitures).
 (b) **Calculated** as noninterest **expense** (excluding certain
 nonrecurring
 charges) less noninterest **income** (excluding **net** securities
 transactions and gains from certain divestitures) divided by taxable-
 equivalent **net interest income**.
 (c) 12-31-99 ratio is estimated.
 TE = Taxable Equivalent
 Consolidated Balance Sheets
 (dollars in...

8/3,K/5 (Item 2 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2003 The Gale Group. All rts. reserv.

06346533 Supplier Number: 54653413 (USE FORMAT 7 FOR FULLTEXT)
Grand Union Reports Fiscal 1999 and Fourth Quarter Results.
 Business Wire, pl059
 May 18, 1999
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 1487

... 114,404 (303,983)
 Accrued dividends
 on preferred
 stock - 2,205 2,305 8,431

 1Net **income** (loss)
 applicable to

common stock \$ (31,370) \$ (124,192) \$ 112,099 \$ (312,414)

	53 Weeks Ended April 3, 1999	52 Weeks Ended March 28, 1998
Fiscal Year EBITDA is calculated as follows (in millions):		
Gross Profit	\$ 679.6	\$ 639.5
Less: Operating and administrative expenses	567.4	574.8
Add : Non-cash pension	5.8	5.9
LIFO charges	0.6	0.0
EBITDA	\$ 118...	

8/3,K/6 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05563812 Supplier Number: 48427856 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 Earnings
PR Newswire, p0416CLTH002
April 16, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1463

... period end loans

plus OREO and other nonperforming assets .77 .85
(a) -- Calculated as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent **net interest income plus noninterest income**
(excluding **net** securities transactions and **gains** from branch
divestitures).
(b) -- **Calculated** as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) less
noninterest **income** (excluding **net** securities transactions and gains
from branch divestitures) divided by taxable-equivalent **net interest**
income .
(c) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 03-31-98 are...

8/3,K/7 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05425648 Supplier Number: 48229001 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Record Earnings
PR Newswire, p0115CLTH004
Jan 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade

Word Count: 2154

... 293 \$195

Net loan charge-offs to average loans .57% .40%

(1) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxabl
e-

equivalent net interest income plus noninterest
income (excluding
net

securities transactions and gains on branch sales).

(2) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding net
securities transactions and gains on branch
sales) divided by taxable-equivalent net interest income

(3) Including capital securities receiving Tier I treatment, these
ratios at 12-31-97 are...

8/3,K/8 (Item 5 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05137111 Supplier Number: 47841761
KeyCorp Reports Record Earnings Per Share
PR Newswire, p0717CLTH001
July 17, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1662

... 132 \$89

Net loan charge-offs to average loans .54 % .37 %

(A) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxabl
e-

equivalent net interest income plus noninterest
income (excluding
net securities transactions and gain on branch sales).

(B) Calculated as noninterest expense
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding net

securities transactions and gain on branch
sales) divided by taxable-equivalent net interest income

(C) Including capital securities receiving Tier I treatment, these
ratios at 6-30-97 are...

8/3,K/9 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03721876 Supplier Number: 45275630 (USE FORMAT 7 FOR FULLTEXT)
**KEYCORP ANNOUNCES 12.5 PERCENT DIVIDEND INCREASE; MAJOR STOCK REPURCHASE
PROGRAM; AND RECORD 1994 EARNINGS**
PR Newswire, pN/A
Jan 19, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2069

... Net loan charge-offs to average loans 0.26% 0.56%
(1) -- Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) divided by
taxable-equivalent net interest income plus noninterest
income
(excluding net securities transactions and gains on certain asset
sales).
(2) -- Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) less noninterest
income (excluding net securities transactions and gains on certain
asset sales) divided by taxable-equivalent net interest income .
(3) -- 12-31-94 ratio is estimated.
TE = Taxable equivalent.
-0- 1/19/95

8/3,K/10 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03332659 Supplier Number: 44610295 (USE FORMAT 7 FOR FULLTEXT)
KEYCORP REPORTS RECORD QUARTERLY EARNINGS
PR Newswire, pN/A
April 19, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1808

... OREO and other
nonperforming assets 1.12 1.24 2.17
(1) Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) divided
by taxable-equivalent net interest income plus noninterest
income (excluding net securities gains and certain gains on
asset sales).
(2) Calculated as noninterest expense (excluding merger and
integration charges and other nonrecurring charges) less
noninterest income (excluding net securities gains and certain

gains on asset sales) divided by taxable-equivalent net
interest income .
(3) 3-31-94 ratio is estimated.
TE = Taxable equivalent
/CONTACT: John Fuller, 216-689...

8/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10642498 SUPPLIER NUMBER: 20911294 (USE FORMAT 7 OR 9 FOR FULL TEXT)
KeyCorp Reports Second Quarter 1998 Earnings
PR Newswire, p716CLTH003
July 16, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1462 LINE COUNT: 00182
... 149 \$132

Net loan charge-offs to average loans .54% .54%
(A) -- Calculated as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent **net interest income plus noninterest income**
(excluding **net securities transactions and gains** from branch
divestitures).
(B) -- **Calculated** as noninterest **expense** (excluding certain
nonrecurring charges and distributions on branch divestitures) divided by
taxable-equivalent **net interest income** .
(C) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 06-30-98 are...

8/3,K/12 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05881661 SUPPLIER NUMBER: 12108267 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commercial loan pricing and profitability analysis. (one of two parts)
Ferrari, Richard H.
Journal of Commercial Lending, v74, n6, p49(11)
Feb, 1992
ISSN: 1062-6271 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4129 LINE COUNT: 00345

... income and is offset by the deposit account costs that are
considered separately as an **expense** item. The third variation of the
earnings credit approach is to **subtract** the account maintenance **expense**
from the earnings credit and include a single **net income or expense**
item in the **profitability analysis** .

Loan Funding Costs. The largest loan **expense** item is generally the
cost of loan funding. The rate used in the calculation of loan...

8/3,K/13 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05517305 SUPPLIER NUMBER: 11537009 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nuts to you. (how to calculate your dealership's break-even point) (Bottom

Line) (Column)
Pasini, Edward R.
Auto Age, v26, n3, p34(1)
Nov, 1991
DOCUMENT TYPE: Column ISSN: 0894-1270 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 679 LINE COUNT: 00049

... the dealership's "net burden." This is done by adjusting the fixed net loss for **other income** and deductions. **Other income** is **subtracted** and other deductions are added to fixed net loss. The resulting number is "net burden."

The next step is to **calculate** the variable net **profit** per new vehicle sold. Variable net profit per new unit sold is computed by **subtracting** variable **expense** from variable gross profit and dividing by the number of new unit sales. Remember, variable...

8/3,K/14 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

04891589 SUPPLIER NUMBER: 08827582 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lotus' Improv to lead charge of new applications for NeXT. (Lotus Development Corp.'s Improv data analysis software)
Ferranti, Marc
PC Week, v7, n36, p1(2)
Sept 10, 1990
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 547 LINE COUNT: 00042

... be applied to data globally.

A user, for example, could input sales data and operating **expenses** for 10 regional offices and **calculate profits** with one global formula, which can specify that **net revenue** must **equal sales minus operating expenses**. The program can then calculate the net revenues for all 10 offices without the user...

8/3,K/15 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03897412 SUPPLIER NUMBER: 07414663 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to link logistics to financial results: the decisions you make inevitably affect the company's bottom line. This model can help you decide whether a project is worth the effort. (Logistics Tools)
Cavinato, Joseph
Chilton's Distribution, v88, n3, p103(2)
March, 1989
ISSN: 1057-9710 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1251 LINE COUNT: 00097

... operating efficiency. Purchasing and production costs equal the cost of goods sold, and then operating **expenses** are added to determine the total costs. The **net income** is determined by **subtracting** the total costs from the sales results.

Sales, divided into **net income**, gives you earnings as a percent of sales. This sample company makes 4 cents **profit** from every sales dollar.

To compute this, enter the numbers for your company's purchases, production costs, operating expenses and sales. You can also work from the company statements with sales, net income and...

8/3,K/16 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

02363138 SUPPLIER NUMBER: 03653534 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Tax tips: ways to save on your '84 return.

Wiener, Leonard

U.S. News & World Report, v98, p28(6)

Feb 25, 1985

CODEN: XNWRA ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT

WORD COUNT: 6162 LINE COUNT: 00446

... for example, net out short and long-term gains and losses against each other to **determine** how your overall **gain** is taxed or if you have a loss to offset **other** income. Also, when reporting a sale you generally **add** the **expense** of the sale to your original purchase price. But if your broker has excluded the...

8/3,K/17 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)
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00775501

Petroleum engineering economics is discussed by LT Stanley of HJ Gruy & Assoc.

Journal of Petroleum Technology April, 1982 p. 91-695

The cashflow projection discounts future net revenues at a compound interest rate and **determines profitability**. **Net revenue** is **determined** by income **minus expense** **minus** investment. That equation must be expanded to consider income taxes, federal excise taxes, production loan...

8/3,K/18 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04971315 (USE FORMAT 7 OR 9 FOR FULLTEXT)

KeyCorp Reports First Quarter 1999 Earnings -2-

PR NEWSWIRE

April 15, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 157

... period end loans plus OREO and other nonperforming assets .70 .77
(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income** **plus** noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures). (b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures) divided by taxable-equivalent net

8/3,K/19 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01398279 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 -2-
PR NEWSWIRE
April 16, 1998 8:56
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 144

a) -- Calculated as noninterest **expense** (excluding certain nonrecurring charges and distributions on capital securities) divided by taxable-equivalent **net interest income plus noninterest income** (excluding **net securities transactions and gains** from branch divestitures).

(b) -- Calculated as noninterest **expense** (excluding certain nonrecurring charges and distributions on capital securities) less noninterest **income** (excluding **net securities transactions and gains** from branch divestitures) divided by taxable-equivalent **net interest income**.

8/3,K/20 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01323438 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intermediate Capital analysts praise results, move to upgrade 1998 forecasts
AFX (UK)
April 06, 1998 15:5
JOURNAL CODE: WAXU LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 296

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the previous year. Full year dividend was 17.4 pence, compared with 15.4.

Core **income** - defined as **net interest**, dividend and fee income minus operating **expenses** - rose 13 pct to 15.3 mln stg.

Analysts had been expecting a pretax **profit** of 22 mln stg and a 17.4 pence dividend.

One analyst, who declined to...

8/3,K/21 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0001543620 BOCC4B2AG0FT
Financial Times Survey: The FT European 500 - THE BASIS OF THE LISTS
CARLA RAPOPORT; THE STATISTICAL RESEARCH FOR THIS SURVEY WAS GATHERED BY IAN HALLIDAY, SUE HOPKINS, FRANK KANE, SARA MEYER, KEVIN LEIGH AND JOHN SHEPHERD, WITH ASSISTANCE FROM TOUCHE ROSS, THE INTERNATIONAL ACCOUNTING FIRM.
Financial Times, P I

Thursday, October 21, 1982

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 372

...Capital Employed (UK): shareholders funds and minority interests and loans (not current loans) and deferred **liabilities** and bank loans and overdrafts (current) Shareholders Funds: share capital and reserves and investment grants **minus** intangibles.

Return on Capital Employed: **net** profit before **interest** and tax divided by capital employed.

* West German companies are not required to give a pre-tax figure in their accounts. Therefore pre-tax **profit** was **calculated** by **adding** together the surplus for the year and the tax figure for income. This, however, is...

8/3,K/22 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00199332 19991021CLTH001 (USE FORMAT 7 FOR FULLTEXT)

KeyCorp Reports Third Quarter 1999 Earnings

PR Newswire

Thursday, October 21, 1999 08:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 2,358

...235 \$220

Net loan charge-offs to

average loans

.50%

.52%

(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income**

plus

noninterest **income** (excluding **net** securities transactions and gains from certain divestitures).

(b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent **net interest income**.

(c) 9-30-99 ratio is estimated.

TE Taxable Equivalent

Consolidated Balance Sheets
(dollars in...

8/3,K/23 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00142611 19990715CLTH002 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Second Quarter 1999 Earnings
PR Newswire
Thursday, July 15, 1999 08:07 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,595

...157 \$149
Net loan charge-offs to average loans .51%
.54%

(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income**
plus noninterest **income** (excluding **net** securities transactions and
gains from certain divestitures).

(b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent **net interest income** .

(c) 6-30-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp

CONTACT: Media, John...

8/3,K/24 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1455579 CLTH001
KeyCorp Reports First Quarter 1999 Earnings

DATE: April 15, 1999 08:10 EDT WORD COUNT: 1,499

...period end loans
plus OREO and other nonperforming
assets .70 .77

(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income**
plus noninterest **income** (excluding **net** securities transactions and
gains from certain divestitures).

(b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent

net

interest income .

(c) 3-31-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp